



ATTACHMENT B

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1-27. (canceled)

28. (currently amended) An apparatus for receiving an application made by an applicant and for assessing the application by a plurality of application recipients, said apparatus including:

computing means configured or programmed

- (a) to store or access a superset of non-redundant approval criteria, ~~said superset~~ comprising a union of respective sets of approval criteria of the plurality of application recipients by parsing the sets of approval criteria, wherein ~~said superset includes at least one repeated criterion as a result of a same criterion being part of the approval criteria is present in at least of each of two or more of the plurality of application recipients~~ sets of approval criteria;
- (b) to ~~request that~~ present the applicant ~~provide with~~ application information constituting the application for the two or more of the plurality of application recipients, said application information being requested by non-redundant queries associated with said superset of approval criteria for the two or more of the plurality of application recipients, ~~and said associated queries (i) being only those which are required to assess the application against all of the criteria of the superset of approval criteria for the two or more of the plurality of application recipients, and (ii) including only a single query for the same criteria of the two or more application recipients contained in the superset of approval criteria such that said associated queries are free of repeated queries associated with the at least one repeated criterion~~;
- (c) to receive the application information;
- (d) to access said approval criteria of said application recipients, and
- (e) to assess said application according to said approval criteria of each of said application recipients; and

- (f) to form a respective separate assessment of said application for each of said application recipients, each respective separate assessment being an approval or a rejection of the application.

29. (previously presented) An apparatus as claimed in claim 28, wherein the computing means is further configured or programmed:

- (a) to request the application information for the two or more of the plurality of application recipients by presenting a number of questions or a number of sets of questions in sequence to said applicant;
- (b) to receive responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; and
- (c) to optimize said sequence to reduce or minimize said number of questions or sets of questions.

30. (previously presented) An apparatus as claimed in claim 28, further including:

input means for said applicant to input said application to said computing means; and
communication means for communicating or sending said assessments of said application to said applicant.

31. (previously presented) An apparatus as claimed in claim 28, wherein said computing means is further configured or programmed

- (a) to present to the applicant a first selected form and to receive the first selected form containing first information after completion by the applicant,
- (b) to construct and immediately present to said applicant a second form pertaining to a respective selection from said superset of approval criteria for the two or more of the plurality of application recipients where said respective selection is made by said computing means from said superset of application approval criteria on the basis of the first information provided by said applicant in said completed and received first selected form and to receive via said input means the second form containing second information after completion by the applicant, and then to progressively construct and immediately present to said applicant one or more subsequent forms pertaining to a respective selection from said superset of approval

criteria where said respective selection is made by said computing means from said superset of approval criteria on the basis of some of the information previously provided by said applicant in previously completed and received forms and to receive the one or more subsequent forms after completion by the applicant,

- (c) so that sufficient data entry fields are ultimately presented to said applicant in said second and the one or more subsequent forms to constitute the completed application, and
- (d) so that the requesting of unnecessary information in said second and the one or more subsequent forms, which unnecessary information being information rendered redundant by the information provided by the applicant in an already completed form, can be avoided.

32. (currently amended) A method for receiving an application made by an applicant and for accessing the application by a plurality of application recipients, comprising the steps of:

- a) forming a superset of non-redundant approval criteria; ~~said superset comprising a union of respective sets of approval criteria of the plurality of application recipients by parsing the sets of approval criteria~~, wherein ~~the superset includes at least one repeated criterion as a result of a same criterion being part of the approval criteria~~ is present in at least of each of two or more of the plurality of application recipients sets of approval criteria;
- b) determining application information which is required from the applicant to assess the application against the superset of approval criteria for the two or more of the plurality of application recipients;
- c) presenting requesting that the applicant provide with the application information, constituting the application for the two or more of the plurality of application recipients, the application information being requested by non-redundant queries associated with the superset of approval criteria for the two or more of the plurality of application recipients, ~~and the associated queries (i) being only those which are required to assess the application against all of the criteria of the superset of approval criteria for the two or more of the plurality of application recipients, and (ii) including only a single query for the same criteria of the two or more application recipients contained in the superset of approval criteria such that the associated queries are free of repeated queries associated with the at least one repeated criterion~~;
- d) electronically receiving the application information from said applicant;

- e) electronically assessing ~~said~~the application according to the approval criteria of each of said application recipients; and
- f) electronically forming a respective separate assessment for each of said application recipients, wherein each respective separate assessment formed is an approval or a rejection of the application.

33. (previously presented) A method as claimed in claim 32, further comprising the steps of:
electronically presenting a number of questions or a number of sets of questions in sequence to said applicant for the two or more of the plurality of application recipients;
electronically receiving responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; and
electronically optimizing said sequence to reduce or minimize said number of questions or sets of questions.

34. (previously presented) A method as claimed in claim 32, further comprising the steps of electronically communicating or sending said assessments of said application to said applicant.

35–48. (canceled)

49. (previously presented) An apparatus as claimed in claim 28, wherein the computing means is further configured or programmed (a) to determine any dependency of any of said approval criteria on any other, (b) to request the application information by presenting a number of questions or a number of sets of questions in sequence to the applicant, (c) to promote in said sequence, so as to be presented sooner, those questions whose responses render a high, or the greatest possible, number of later questions redundant, and (d) to omit any questions thereby rendered redundant.

50. (previously presented) An apparatus as claimed in claim 28, wherein the computing means is further configured or programmed:
to request the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant for the two or more of the plurality of application

recipients, said questions comprising groups of questions pertaining to respective types of application information; and

to include an introductory question in at least one of said groups of questions to reduce ambiguity in the respective group of questions.

51. (previously presented) An apparatus as claimed in claim 28, wherein the computing means is further configured or programmed:

to request the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant for the two or more of the plurality of application recipients; and

to adjust the sequence of questions yet to be presented to the applicant in response to application information supplied by the applicant in response to questions previously presented to the applicant.

52. (previously presented) An apparatus as claimed in claim 28, wherein said computing means is further configured or programmed to ignore one or more defects in application information returned by the applicant on the basis of preset tolerances for decision certainty.

53. (previously presented) An apparatus as claimed in claim 28, wherein said computing means is further configured or programmed to refrain from requesting certain application information deemed non-critical in some or all circumstances.

54. (previously presented) An apparatus as claimed in claim 28, wherein said computing means is further configured or programmed to form the superset of approval criteria for the two or more of the plurality of application recipients from the respective sets of approval criteria.

55. (previously presented) An apparatus as claimed in claim 28, wherein said computing means is further configured or programmed to determine what application information is required to assess the application against the superset of approval criteria for the two or more of the plurality of application recipients.

56. (previously presented) A method as claimed in claim 32, including:
determining any dependency of any of said approval criteria on any other;
requesting the application information by presenting a number of questions or a number of sets of questions in sequence to the applicant;
promoting in said sequence, so as to be presented sooner, those questions whose responses render a high, or the greatest possible, number of later questions redundant; and
omitting any questions thereby rendered redundant.

57. (previously presented) A method as claimed in claim 32, including:
requesting the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant for the two or more of the plurality of application recipients;
receiving responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; and
optimizing said sequence to reduce or minimize said number of questions or sets of questions.

58. (previously presented) A method as claimed in claim 32, including:
requesting the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant for the two or more of the plurality of application recipients, said questions comprising groups of questions pertaining to respective types of application information; and
including an introductory question in at least one of said groups of questions to reduce ambiguity in the respective group of questions.

59. (previously presented) A method as claimed in claim 32, including:
requesting the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant for the two or more of the plurality of application recipients; and

adjusting the sequence of questions yet to be presented to the applicant in response to application information supplied by the applicant in response to questions previously presented to the applicant.

60. (previously presented) A method as claimed in claim 32, including:

ignoring one or more defects in application information returned by the applicant on the basis of preset tolerances for decision certainty.

61. (previously presented) A method as claimed in claim 32, including:

refraining from requesting certain application information deemed non-critical in some or all circumstances.